Testimony Concerning HB 5443: AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES

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Jamila HadjSalem

I would like to thank the Insurance Committee for the opportunity to express my support of HB 5443: An Act Concerning the Use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies

It is urgent that the state of Connecticut disallow insurance companies from discriminating against dog breeds when granting insurance to homeowners and tenants. For far too long, and for far too often, dogs have been singled out because of their breed, biases that have been founded on skewed "science" and touted about as empirical evidence. The fact is that ALL dogs have the capacity to bite, regardless of their breed, and the studies that blame the bully breeds for leading the bite statistics are flawed in themselves: the people who are diagnosing the breed of dog during/after an attack are common, ordinary citizens--law enforcement, reporters, neighbors, etc--not trained professionals who can accurately distinguish between breeds. Nor are the dogs being DNA tested to confirm the suspicions of breed. Instead, they're simply categorized as "pit bull," "bull dog," etc., when there is absolutely no proof that these dogs have any of the bully breeds, or other discriminated breeds, in them. It is absurd to base insurance applicability on unfounded statistics.

Discriminating against certain breeds also leads to bigger problems, such as the disruption of family lives, and the needless killing of perfectly loyal, sweet dogs at shelters. I have heard of and signed so many petitions online begging for families to be allowed to keep their homes AND their family pets, pets that the insurance companies are trying to force out into shelters (where they will most likely be killed) that it boggles the mind. That the insurance companies could be so cruel as to separate beautiful family dogs from their humans is an abhorrent act, for no other reason than their breed--even if the dog has never bitten anyone, or shown the least sign of aggression. In view of this callousness on the part of the insurance companies, the state of Connecticut needs to step up and disallow these practices from continuing. Not only does breed discrimination tear apart families, or force them to give up their homes in order to keep their beloved pets, it keeps dogs in need of a home from finding one. Only 1 out of every 600 hundred pit bulls, and pit bull like breeds, makes it out of shelters alive. Those odds are astounding, to anyone who values life, and need to be addressed with the utmost exigency. Not allowing insurance companies to discriminate against breeds, and allowing individuals and families to adopt even a fraction of these animals who are in such dire need, would make a huge impact on the lives being lost in shelters every day.

I have personally witnessed friends who adopted a bully breed, against their insurance companies' mandates, and are trying desperately to hide their cherished pet from the insurance companies, so that they can have a full and rewarding life together. These dogs have never, nor would ever, attack or bite anyone, yet the people I know are forced to keep these wonderful animals in hiding as though they were escaped convicts, and not family pets. There is a deep failing in our system when good, well-meaning people are made to act in such a way, simply to save a life. The insurance companies cannot be allowed to keep dictating their erroneous sanctions against certain breeds, it is beyond time for Connecticut to take a stance against the insurance companies and do away with breed specific ordinances. Connecticut has already enacted laws prohibiting municipalities from adopting breed specific ordinances (2013, Public Act 13-103), so why is it still allowing insurance companies to do the same?

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,

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